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Fill in this information to identify the case:

Debtor 1 <u>David Thomas Steele</u>

Debtor 2 <u>Danitza Florinda Steele</u>

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Georgia

Case number 13-40148

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Court claim no. (if known): 20

Association

Last four digits of any number you 4396 use to identify the debtor's account:

Date of payment change: 11/01/2018

Must be at least 21 days after date of this notice

New total payment: \$808.30

Principal, interest, and escrow, if any

	_					
Part 1: Escrow Account Payment Adjustment						
Will there be a change in the debtor's escrow account payment?						
 No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Current escrow payment: \$ 331.19 New escrow payment: \$ 321.91 						
Part 2: Mortgage Payment Adjustment						
Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?	-					
 No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: 						
Current interest rate:% New interest rate:%						
Current principal and interest payment: \$ New principal and interest payment: \$ Part 3: Other Payment Change Will there be a change in the debtor's mortgage payment for a reason not listed above?						
 No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change:						
Current mortgage payment: \$ New mortgage payment: \$						

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Debtor1 David Thomas Steele First Name Middle Name Last Name Case number (if known) 13-40148

Part 4: Sign Here	
The person completing this Notice must sign it. Sign and telephone number.	and print your name and your title, if any, and state your address
Check the appropriate box.	
☐ I am the creditor.	
☑ I am the creditor's authorized agent.	
I declare under penalty of perjury that the information knowledge, information, and reasonable belief.	provided in this Notice is true and correct to the best of my
/s/ Mallory Velten Signature	Date <u>09/14/2018</u>
Print: Mallory Velten First Name Middle Name Last Name	Title <u>Attorney</u>
Company Brock & Scott, PLLC	
Address 4360 Chamblee Dunwoody Rd. Suite 310 Number Street	
Atlanta, GA 30341 City State ZIP Code	<u> </u>
Contact phone <u>404-789-2661</u>	Email <u>bankruptcy@brockandscott.com</u>

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA COLUMBUS DIVISION

IN RE: DAVID THOMAS STEELE DANITZA FLORINDA STEELE DEBTOR(S)

CASE NO. 13-40148 CHAPTER 13

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the Proof of Claim Supplement in the above captioned case were this day served upon the below named persons by electronic service or by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

David Thomas Steele 1442 Autumnridge Dr Columbus, GA 31904-3023

Danitza Florinda Steele 1442 Autumnridge Dr. Columbus, GA 31904-3023

Brace W. Luquire 821 Third Avenue P.O. Box 2684 Columbus, GA 31902

Kristin Hurst P.O. Box 1907 Columbus, GA 31902-1907

This the 14th day of September, 2018.

/s/ Mallory Velten

Mallory Velten 4360 Chamblee Dunwoody Rd. Suite 310 Atlanta, GA 30341

Ph: 404-789-2661 Fax: 404-294-0919

bankruptcy@brockandscott.com

Hartford, CT 06143-1077

DAVID T STEELE

DANITZA STEELE c/o BRACE W. LUQUIRE PO BOX 2684 821 THIRD AVE COLUMBUS GA 31902-2684

Document

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Friday 5 a.m. to 6 p.m.

Phone 866,570,5277

ESCROW ACCOUNT STATEMENT					
Analysis D	ate:	09/04/18			
Loan Numb	er:				
Current Pa	yment	New Payment Effective 11/01/18			
Principal and		Principal and			
Interest	\$486.39	Interest*	\$486.39		
Escrow	\$331.19	Escrow	\$281.83		
		Escrow Shortage or Deficiency	\$40.08		
Total Current		Total NEW			
Payment	\$817.58	Payment*	\$808.30		

^{*} The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on February 22, 2013. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE				
November 2018		Anticipated Activity				
to October 20	19		Payments to	Payments from		Projected
COUNTY	\$1,184.94		Escrow	Escrow	Description	Balance
HAZARD INS	\$2,197.00	Beginning Balance**	Listion	Listrow	•	\$1,530.24-
Total Disbursements	\$3,381.94					
		Post Petition Beg Bal*				\$1,530.24-
		Date				
		11/01/2018	281.83	592.47-	COUNTY	1,840.88-
		12/01/2018	281.83	0.00		1,559.05-
Bankruptcy File		01/01/2019	281.83	0.00		1,277.22-
	22 2012	02/01/2019	281.83	0.00		995.39-
Date Feb.	ruary 22, 2013	03/01/2019	281.83	0.00		713.56-
		04/01/2019	281.83	0.00		431.73-
Pre-Petition Escrow		05/01/2019	281.83	0.00		149.90-
Shortage/Deficiency as	\$0.00	06/01/2019	281.83	0.00		131.93
	\$0.00	07/01/2019	281.83	0.00		413.76
of Analysis Date		08/01/2019	281.83	0.00		695.59
		09/01/2019	281.83		COUNTY	384.95
		09/01/2019	0.00	2,197.00-	HAZARD INS	1,812.05-
		10/01/2019	281.83	0.00		1,530.22-
		Total	\$3,381.96	\$3,381.94-		
*Post Petition Beg Bal = T	'he	Under federal law your lowe	st monthly halance i	n the escrow account sl	hould not have exceeded \$56	3 66 or 1/6 of the
post-petition portion of the	escrow	Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$563.66, or 1/6 or total anticipated payments from your escrow account. Your lowest escrow balance was \$1,840.88				
starting balance		tour unicipated payments no	an your escrow acce	un. Tour lowest escro	w bullice was \$1,010.00.	
•		The escrow account has a pos	st-petition shortage a	nd/or deficiency. A def	ficiency, if applicable, is the	
		amount of negative balance				aid from the escrov
**D		account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to				
**Beginning balance = Sta	-	pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The projected				
less any unpaid escrow dis	bursements	beginning balance of your e	scrow account is \$	1 530 24. Vour requi	red beginning balance accor	ding to this analysi

The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$563.66.

escrow ough to rojected beginning balance of your escrow account is \$1,530.24-. Your required beginning balance according to this analysis should be \$874.30. This means you have a shortage and/or deficiency of \$2,404.54. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 60 installments and included this amount in your escrow payment.

Case 13-40148 Doc 65 Filed 09/14/18 Entered 09/14/18 14:49:35 Desc Main Document Page 5 of 5 ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from December 2017 to October 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow Pa		Payments	from Escrow	Description	Escrow Balance	
	Projected	Actual	Projected	Actual	•	Projected	Actual
Beginning							
Balance Date						\$564.65	\$2,719.56-
12/01/17	282.29	0.00*	0.00	0.00		846.94	2,719.56-
01/01/18	282.29	0.00*	0.00	0.00		1,129.23	2,719.56-
02/01/18	282.29	0.00*	0.00	0.00		1,411.52	2,719.56-
03/01/18	282.29	0.00*	0.00	0.00		1,693.81	2,719.56-
04/01/18	282.29	0.00*	0.00	0.00		1,976.10	2,719.56-
05/01/18	282.29	0.00*	0.00	0.00		2,258.39	2,719.56-
06/01/18	282.29	0.00*	0.00	0.00		2,540.68	2,719.56-
07/01/18	282.29	0.00*	0.00	0.00		2,822.97	2,719.56-
08/01/18	282.29	0.00*	0.00	0.00		3,105.26	2,719.56-
09/01/18	282.29	3,647.19*	476.22-	592.47-*	COUNTY	2,911.33	335.16
09/01/18	0.00	0.00	2,197.00-	2,197.00-	HAZARD INS	714.33	1,861.84-
10/01/18	282.29	0.00*	0.00	0.00		996.62	1,861.84-
Total	\$3,105.19	\$3,647.19	\$2,673.22-	\$2,789.47-			

^{*} indicates a difference from a previous estimate either in the date or the amount.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE www.coag.gov/car FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

^{**} indicates escrow payment made during a period where the loan was paid ahead.